

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WISCONSIN

In re: Vincent M & Megan M Argall

Case No. 24-10766-13

Debtor(s)

TRUSTEE'S OBJECTION TO AMENDED CHAPTER 13 PLAN

Mark Harring, Standing 13 Trustee, by his attorney, objects to confirmation of the First Amended Chapter 13 Plan and Request to Amend Unconfirmed Plan filed as Document #31 on 6/11/2024 and states as follows:

1. Plan is amended to reduce plan payments to \$450/mo for the first two months, increasing to \$730/mo for the final 36 months of a now 38 month plan. We note the original budget filed in this case supports plan payments of \$1798.71/mo with no Social Security or other exempt income.
2. Plan is amended to adjust treatment of attorney fees with a balance due of \$3184 and equal monthly payments of \$84/mo.
3. Plan is amended to adjust treatment of the secured obligation due Harley Davidson Credit Corp with a balance of \$6800, interest rate of 8.5% and adequate protection/equal monthly payments of \$205/mo. In passing we note the bar date runs 6/27/2024 and as of today no claim has been filed.
4. Plan is amended to adjust treatment of the secured obligation due Marine Credit Union with a value of \$6324, interest rate of 8.5% and adequate protection/equal monthly payments of \$191/mo.
5. Plan is amended to adjust treatment of the secured obligation due One Main Financial with a value of \$3676, interest rate of 8.5% and adequate protection/equal monthly payments of \$115/mo.
6. Plan is amended to provide for surrender of a 2018 Buick Enclave to Ally Financial.
7. Plan is amended to include a Nonstandard Provision indicating the debtors will deposit funds into a separately held trust account with Krekeler Law, S.C. and the plan payments will be paid on a monthly basis, presumably by Krekeler Law staff. We note as of 6/4/2024 the debtor's employer has made weekly payments so the change of payment method does not seem necessary.

Dated: June 20, 2024

Standing Chapter 13 Trustee

By: /s/ *Leslie Brodhead Griffith*

Leslie Brodhead Griffith

Attorney for Trustee

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